

| 45-Day Price | |
|--------------|---------|
| Rate | Price |
| 5.999 | 97.875 |
| 6.125 | 98.750 |
| 6.250 | 99.625 |
| 6.375 | 100.375 |
| 6.500 | 101.188 |
| 6.625 | 101.875 |
| 6.750 | 102.500 |
| 6.875 | 103.063 |
| 6.999 | 103.500 |
| 7.125 | 104.000 |
| 7.250 | 104.375 |
| 7.375 | 104.688 |
| 7.500 | 104.938 |
| 7.625 | 105.188 |
| 7.750 | 105.438 |
| 7.875 | 105.688 |
| 7.999 | 105.938 |
| 8.125 | 106.188 |
| 8.250 | 106.438 |
| 8.375 | 106.625 |
| 8.500 | 106.813 |
| 8.625 | 107.000 |
| 8.750 | 107.188 |
| 8.875 | 107.313 |
| 8.999 | 107.438 |
| 9.125 | 107.563 |
| 9.250 | 107.688 |

| CLTV | 0.00-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|-----------|---------|----------|----------|----------|----------|----------|----------|
| ≥ 780 | 1.625 | 1.375 | 1.250 | 0.750 | 0.250 | -0.375 | -1.625 |
| 760 - 779 | 1.625 | 1.375 | 1.125 | 0.625 | 0.125 | -0.375 | -1.625 |
| 740 - 759 | 1.500 | 1.250 | 1.000 | 0.625 | 0.000 | -0.500 | -1.750 |
| 720 - 739 | 1.375 | 1.125 | 0.875 | 0.375 | -0.250 | -0.750 | -2.375 |
| 700 - 719 | 1.125 | 0.750 | 0.375 | -0.125 | -0.875 | -1.750 | -4.000 |

| | CLTV | Additional LLPAs | | | | | | |
|--|---------------------------|------------------|----------|----------|----------|----------|----------|----------|
| | | 0.00-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
| DSCR Ratio | DSCR >1.20 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.375 |
| | DSCR ≥ 1.0 to < 1.20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Loan Amount | < \$350,000 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.625 | N/A |
| | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.250 | -0.500 | N/A |
| Purpose | Purchase | 0.500 | 0.500 | 0.500 | 0.375 | 0.375 | 0.375 | 0.250 |
| | Rate & Term Refinance | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.000 |
| | Cash-Out Refinance | -0.375 | -0.500 | -0.625 | -0.625 | -0.875 | -1.250 | N/A |
| Property Type | Warrantable Condo | 0.000 | 0.000 | -0.125 | -0.250 | -0.375 | -0.500 | N/A |
| | 2 Units | -0.250 | -0.250 | -0.375 | -0.500 | -0.625 | -0.750 | N/A |
| Product | Interest Only | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | -0.625 | N/A |
| Escrows | Escrow Waiver | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 |
| | 5 Year - (5x5) | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 |
| Prepay Penalty (Restrictions on Matrix) | 5 Year - (Step) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | 4 Year - (4x5) | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 |
| | 4 Year - (4x3) | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| | 3 Year - (3x5) | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| | 3 Year - (3x3) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 2 Year - (2x3) | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| | 1 Year - (1x3) | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 |
| Other | Buy Out/ No Prepay | -1.750 | -1.750 | -1.750 | -1.750 | -1.750 | -1.750 | -1.750 |
| | CEMA Transaction | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |

| Minimum & Maximum Price | |
|--|---------|
| Minimum Price | 98.000 |
| Maximum LC (Lender Credit) | 101.250 |
| Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K) | 102.500 |
| 5 Year Prepay | 102.500 |
| 4 Year Prepay | 102.500 |
| 3 Year Prepay | 102.500 |
| 2 Year Prepay | 102.500 |
| 1 Year Prepay | 101.500 |
| No Prepay - Maximum Price Broker Compensation must be Borrower Paid - Not eligible for Lender Paid | 100.000 |

| Lender Fees | |
|---------------------|------------|
| Underwriting Fee | \$1,895.00 |
| Redraw Fee | \$295.00 |
| Closing In a Trust | \$395.00 |
| Closing In a Entity | \$495.00 |
| Tax Service Fee | \$70.79 |

| Lock Extension | |
|------------------------------------|--------|
| 14-Day Lock Extension | -0.750 |
| Maximum Allowed Extension Count: 1 | |

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